

Information to identify the case:

Debtor 1	Donnie L. Blue Jr.	Social Security number or ITIN xxx-xx-4569
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Julia M. Blue	Social Security number or ITIN xxx-xx-8845
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 15-13122-CMG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Donnie L. Blue Jr.

Julia M. Blue

1/19/18

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Donnie L. Blue, Jr.
 Julia M. Blue
 Debtors

Case No. 15-13122-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 46

Date Rcvd: Jan 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2018.

db/jdb #+Donnie L. Blue, Jr., Julia M. Blue, 36 Chelsea Road, Jackson, NJ 08527-2649
 sp +Martin Kane & Kuper, 796 Amboy Ave., Perth Amboy, NJ 08861-2575
 515344815 +BBy/Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
 515376531 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 515448613 +Motion Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Avenue, Tinton Falls, NJ 07724-3001
 515344828 Motion Federal Cu, Park & Brunswick Ave, Linden, NJ 07036

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 20 2018 00:31:15 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 20 2018 00:31:12 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

cr EDI: GMACFS.COM Jan 20 2018 00:13:00 Ally Financial serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004

cr EDI: IRS.COM Jan 20 2018 00:13:00 IRS Department of Treasury, 955 S. Springfield Ave, Bldg A, Springfield, NJ 07081

515372542 EDI: GMACFS.COM Jan 20 2018 00:13:00 Ally Financial, PO Box 130424, Roseville, MN 55113-0004

515344813 +EDI: GMACFS.COM Jan 20 2018 00:13:00 Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300

515501310 EDI: BECKLEE.COM Jan 20 2018 00:13:00 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701

515344814 +EDI: AMEREXPR.COM Jan 20 2018 00:13:00 Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871

515344816 EDI: BANKAMER.COM Jan 20 2018 00:13:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998

515344817 +EDI: CAPITALONE.COM Jan 20 2018 00:13:00 Cap1/Boscov, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440

515500371 EDI: BL-BECKET.COM Jan 20 2018 00:13:00 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701

515499162 +EDI: BASSASSOC.COM Jan 20 2018 00:13:00 Cavalry SPV I, LLC, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Suite 200, Tucson, AZ 85712-1083

515344818 +EDI: WFNNB.COM Jan 20 2018 00:13:00 Comenity Bank/Avenue, Po Box 182789, Columbus, OH 43218-2789

515344819 +EDI: WFNNB.COM Jan 20 2018 00:13:00 Comenity Bank/Lnbryant, 4590 E Broad St, Columbus, OH 43213-1301

515344820 +EDI: WFNNB.COM Jan 20 2018 00:13:00 Comenitybank/Trwrds, 3100 Easton Square Pl, Columbus, OH 43219-6232

515344823 +E-mail/Text: collections@jeffersonassociates.com Jan 20 2018 00:31:24 Jefferson Associates, 3 Coral St, Edison, NJ 08837-3242

515344824 +EDI: CBSKOHLS.COM Jan 20 2018 00:13:00 Kohls/Capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096

515344825 E-mail/Text: camanagement@mtb.com Jan 20 2018 00:31:04 M & T Bank, 1 Fountain Plz, Buffalo, NY 14203

515404904 E-mail/Text: camanagement@mtb.com Jan 20 2018 00:31:04 M&T BANK, PO BOX 1288, Buffalo, NY 14240

515344826 E-mail/Text: camanagement@mtb.com Jan 20 2018 00:31:04 M&T Bank, PO Box 62182, Baltimore, MD 21264

515344827 +EDI: TSYS2.COM Jan 20 2018 00:13:00 Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999

515602034 EDI: PRA.COM Jan 20 2018 00:13:00 Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541

515601363 EDI: PRA.COM Jan 20 2018 00:13:00 Portfolio Recovery Associates, LLC, c/o Car Care One, POB 41067, Norfolk VA 23541

515600890 EDI: PRA.COM Jan 20 2018 00:13:00 Portfolio Recovery Associates, LLC, c/o Sams Club, POB 41067, Norfolk VA 23541

515600886 EDI: PRA.COM Jan 20 2018 00:13:00 Portfolio Recovery Associates, LLC, c/o Sears Gold Mastercard, POB 41067, Norfolk VA 23541

515601458 EDI: PRA.COM Jan 20 2018 00:13:00 Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541

515601031 EDI: PRA.COM Jan 20 2018 00:13:00 Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541

515432106 EDI: Q3G.COM Jan 20 2018 00:13:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

516488241 EDI: Q3G.COM Jan 20 2018 00:13:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

515344829 +EDI: SEARS.COM Jan 20 2018 00:13:00 Sears/Cbna, Po Box 6283, Sioux Falls, SD 57117-6283

515344830 +EDI: RMSC.COM Jan 20 2018 00:13:00 Syncb/Carcare One, C/O Po Box 965036, Orlando, FL 32896-0001

515344831 +EDI: RMSC.COM Jan 20 2018 00:13:00 Syncb/Sams Club, Po Box 965005, Orlando, FL 32896-5005

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 46

Date Rcvd: Jan 19, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

515344832 +EDI: RMSC.COM Jan 20 2018 00:13:00 Syncb/Sams Club Dc, Po Box 965005,
Orlando, FL 32896-5005
515344833 +EDI: RMSC.COM Jan 20 2018 00:13:00 Syncb/Walmart, Po Box 965024, Orlando, FL 32896-5024
515394318 +E-mail/Text: bncmail@w-legal.com Jan 20 2018 00:31:28 TD BANK USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515344834 +EDI: WTRRNBNK.COM Jan 20 2018 00:13:00 Td Bank Usa/Targetcred, Po Box 673,
Minneapolis, MN 55440-0673
515344835 +EDI: CITICORP.COM Jan 20 2018 00:13:00 Thd/Cbna, Po Box 6497,
Sioux Falls, SD 57117-6497
515344821 EDI: USBANKARS.COM Jan 20 2018 00:13:00 Elan Financial Service, 777 E Wisconsin Ave,
Milwaukee, WI 53202
515437045 EDI: WFFC.COM Jan 20 2018 00:13:00 Wells Fargo Bank, N.A., P.O. Box 19657,
Irvine, CA 92623-9657
515344836 +EDI: WFFC.COM Jan 20 2018 00:13:00 Wfds, Po Box 1697, Winterville, NC 28590-1697
TOTAL: 40

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515500372* Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515344822* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Special Procedures, Bankruptcy Section,
P.O. Box 724, Springfield, NJ 07081)
515366385* Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346,
Philadelphia, PA 19101-7346
515344812 ##+Acb Receivables Mngmt, 19 Main St, Asbury Park, NJ 07712-7012
TOTALS: 0, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 21, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on January 19, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Lakeview Loan Servicing, LLC
bankruptcynotice@zuckergoldberg.com, bkgroup@kmllawgroup.com
John R. Morton, Jr. on behalf of Creditor Ally Financial serviced by Ally Servicing LLC
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Joshua I. Goldman on behalf of Creditor Lakeview Loan Servicing, LLC jgoldman@kmllawgroup.com,
bkgroup@kmllawgroup.com
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net,
NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
William H. Oliver, Jr. on behalf of Debtor Donnie L. Blue, Jr. bkwliver@aol.com,
R59915@notify.bestcase.com
William H. Oliver, Jr. on behalf of Joint Debtor Julia M. Blue bkwliver@aol.com,
R59915@notify.bestcase.com

TOTAL: 9